

Decision Making about Medicare Options for Older Adults with Alzheimer’s and Related Dementias: A qualitative Study



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- Medicare options are complex and confusing for all older adults, particularly for those experiencing cognitive decline.
- Support systems to help beneficiaries and caregivers make informed insurance decisions are inadequate.
- This complexity and lack of support systems contribute to uncertainty, confusion, and suboptimal healthcare use, including in creased emergency department visits and hospitalizations.
- There is a critical need to simplify Medicare options and strengthen educational materials and decision-support tools for beneficiaries experiencing cognitive decline and their caregivers..

INTRODUCTION		RESULTS		CONCLUSION
Importance Cognitive decline can impair an individual's ability to evaluate nuanced differences in cost-sharing, provider networks, care coordination, and supplemental benefits when choosing among Medicare options. Objective This qualitative study examined the complexity of Medicare plan selection and its effects on healthcare service use. Methods We conducted 34 semi-structured interviews with caregivers of Medicare beneficiaries with dementia to explore caregivers' expectations and experiences navigating Medicare decisions on behalf of their family members.		Barriers to Medicare Decision-Making <i>Themes and categories from qualitative interviews with caregivers and beneficiaries experiencing cognitive decline</i> Medicare Is Complex and Confusing General lack of knowledge about options, coverage, cost Confusion about plan/Medicare (15) Medicare overwhelming/complex (9) Not knowing where to start (3) Unsure about available options (2) Traditional Medicare has too many parts Ease of combining Parts A, B, D in MA (1) Fear of risks of switching plans Fear of unintended consequences (4) Fewer options makes deciding easier Employer-based plan (19) Example quote “But that is very complicated, and I don't understand how anybody of that age could even comprehend these insurance plans. You actually have to have someone that almost work in the insurance field to help you with it. It can be very confusing.... And I would tell anybody, oh my God, it can be so confusing. And it looks like the alphabets just keep growing.” (ID 75) Support for Decision-Making Is Inadequate Unclear/misleading MA marketing adds complexity MA advertisement (10) Unclear fine print / hard to get specifics (4) Lack of knowledge of enrollment rules (2) Support is speculative and informal Own/family/friend experience (8) Researching options independently (7) Decisions driven by network and cost Network/provider availability (7) Low costs (6) Reliance on for-profit agencies For-profit brokers (6) Misleading marketing (3) Reliance on not-for-profit agencies Not-for-profit agencies/counselors (6) Example quote “I think the biggest challenge that I had when my dad was signing up for a plan, he was contacted by the phone, ... He picked up the phone and said, "Wow, this looks amazing." (ID 81) MA's Unique Traits Create Access Obstacles Lack of access to proper care Restricted network (7) Lack of clarity/transparency in use and cost Customer service issues (14) Lack of knowledge of covered services (6) Premiums and out-of-pocket costs (5) Billing issues (5) Gaps in coverage of some services (4) Use of services not as simple as advertised (3) Communication with insurance companies Issues with prior authorization (2) Example quote “That’s where we got into a little bit of trouble with the doctors. Then we started to have smaller and smaller, fewer, and fewer I should say, choices where doctors were concerned, even lab work. She couldn’t go to the clean, nice, lab that I use.” (ID 36)		1. Medicare programs are complex and confusing. 2. Support systems for decision-making are inadequate. 3. Lack of easy-to-access customer service, denied coverage, and unclear out-of-pocket costs create barriers in optimal use of health care services.
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Numbers in parentheses indicate number of participants whose interview responses were coded to that category.